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treatment must be supplemented by institutional aid. These are a few of the stated conclusions of the book.

Faith in organization—organization by workmen, organization by doctors—might be called the keynote of Mr. Gibbon's study. The final chapter becomes even more insistent upon organization. The reviewer is not convinced that the degree of organization approved by the author will really allow escape from the evils of general public management described in an earlier chapter (3). Deadlocks are possible. We read, of Germany:

The doctors are too well organized and too well practised in agitation during the past troublesome years to be ignored. If they put their threat into effect, they will fight with good prospects, provided that they close their ranks firmly. Unless some compromise can be effected there are probably stormy times ahead (ch. 7, p. 66).

Compromise may fail; the insurance law must be enforced; the sovereign state will logically end the dispute. From such a precedent there will almost surely be derived in time abundant details of regulation and administration. We do not yet clearly see how far an institution that is publicly devised can be privately managed.

Mr. Gibbon's book must be judged for its services in discussing the value of the specific provisions of insurance measures. Its thought is at once careful and resolute. It supplies a much needed supplement for the books, hitherto chiefly conspicuous, that merely describe systems without comparison and valuation of their parts. It should prove the more useful for being compact, clearly written, and conveniently arranged.

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*L'Assurance contre le Chômage à l'Etranger et en France.* By J. LEFORT. Two volumes. (Paris: Fontemoing et Cie. 1913. Pp. ix, 410; 290.)

Lefort is known as the author of sundry books on insurance against death, strikes, and old age. His most recent work, on employment, follows the plan of his chief earlier work, on old age. In one volume, after a review of the causes of unemployment and an analysis of the peculiar difficulties of unemployment insurance, are examined critically the systems of unemployment insurance that have arisen in eighteen foreign countries. Probably this is the most elaborate account of these systems published

in French. Switzerland and Germany are amply treated. Belgium and her imitators Denmark and Norway (really the first countries to have national schemes) are, for no clear reason, dealt with on a smaller scale. England seems slighted; her compulsory act, though it had not gone into force when Lefort's book was written, is more bold and radical than any other, and deserves careful analysis. Generally the information utilized is commendably recent. The abundant authorities cited are almost all French. It is extraordinary to discover no reference whatever to the invaluable comprehensive report published by the German statistical office. The notable English writings are also absent; references for English authority are to subordinate works.

The second volume is a study, probably the best to be found, of French provision. In turn are described the organization and operations of the private insurance companies, the mutual aid societies, the employers' funds, the independent trade-union funds (one hundred pages are for these), and the subsidized trade-union funds. The respective merits of mutual and compulsory insurance are studied; only casual attention is given to the effects of insurance schemes.

Much of the second volume discusses, with unfavorable result, the practicability of a compulsory insurance system. Compulsion could not properly apply to all occupations; the good risks would support the bad—why should they? The personal factor in unemployment is hard to detect; compulsion is desired neither by employers (who would have to contribute) nor by workmen; employers would shift their burden to prices whose high level is already attributed generally to social legislation. Perhaps the judicious quality of the book lapses here! Extension of industrial education, of voluntary insurance and of employment bureaus is needed. "It must be recognized that the institution of compulsion would be premature because of the lack of sufficient statistics, the defective system of employment exchanges, the absence of vigilance due to the imperfections of the trade union organization."

ROBERT F. FOERSTER.

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#### NEW BOOKS

AGNEL, E. *Manuel général des assurances ou guide pratique des assureurs et assurés.* Fifth edition, revised and brought down to date by C. DE CORNY and G. DUJON. (Paris: Marchal & Godde. 1913. 10 fr.)